



VICARS

**VICTIMS INITIATIVE FOR COUNSELING, ADVOCACY,
AND RESTORATION OF THE SOUTHWEST**

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A CONSUMER GUIDE TO IDENTITY THEFT & FINANCIAL FRAUD



WHAT IS IDENTITY THEFT?

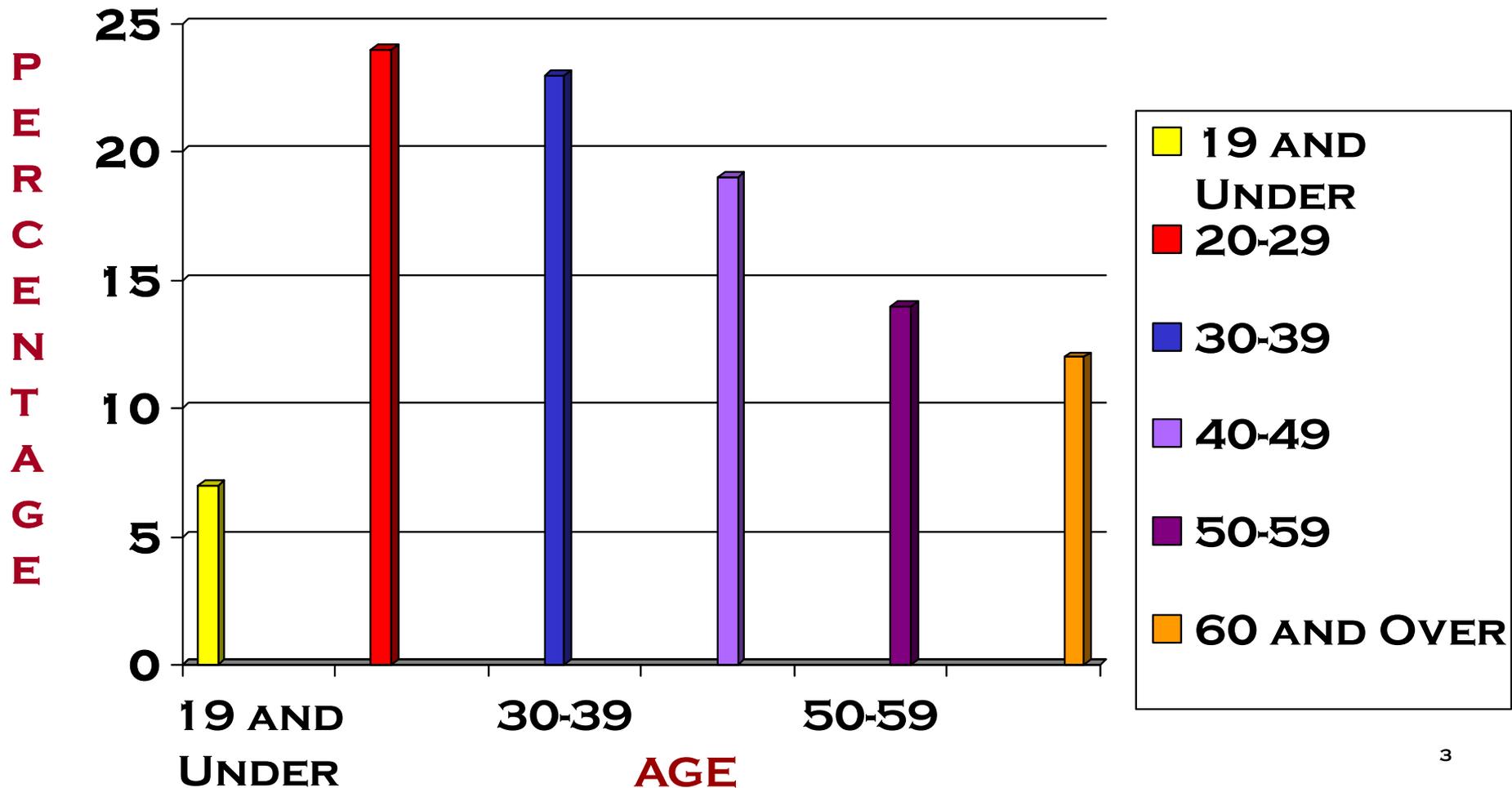
The theft or misuse of personal identifying information in order to gain something of value or facilitate other criminal activity

Texas Penal Code § 32.51:

to obtain, possess, transfer, or use a person's "identifying information" or "telecommunication access device" with the intent to harm the person.



IDENTITY THEFT COMPLAINTS BY AGE, FTC 2008



TYPES OF ID THEFT IN TEXAS

2008

Employment-Related	8,545	27%
Government Documents or Benefits	5,596	18%
Credit Card	4,620	15%
Bank	3,418	11%
Phone or Utilities	3,204	10%
Loans	1,401	4%
Other	6,455	20%

HOW IS INFORMATION STOLEN?

- **TRASH DIVING**
- **LOST/STOLEN WALLET/PURSE**
- **MAIL THEFT**
- **BURGLARY**
- **SKIMMING**
- **COMPUTER HACKING**
- **DATA BREACH**
- **SCAMS/FRAUD**



FIGHT BACK AGAINST **IDENTITY THEFT**

FEDERAL TRADE COMMISSION



DETER

Deter identity thieves by safeguarding your information.



DETECT

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.



DEFEND

Defend against ID theft as soon as you suspect it.



FEDERAL TRADE COMMISSION



DETER:

PREVENTION TIPS AND TRICKS

DOCUMENTS, CREDIT CARDS, AND MAIL:

- Shred all documents with personal information.
- Do not give your SSN to businesses.
- Use a locked mail box or remove mail promptly.
- Take outgoing mail to a blue box or post office.
- Opt out of credit card offers.
- Carry only what you need in your wallet or purse.
- Remove your SSN from other items in your wallet.

PREVENTION TIPS AND TRICKS

Internet & Phone

**Do: Get on the do
not call list**



Don't:

- Give personal information unless you see “https” or lock symbol.
- Donate to charity via email or phone.
- Wire transfer to someone you don't know – especially overseas.
- Respond to SPAM.
- Open email attachments from someone you do not know.
- Call a phone number for a business that is listed in an email.

WHAT IS FRAUD? OR ANATOMY OF A SCAM

A LEGAL DEFINITION:

- A false representation of fact
- Made knowingly
- With the intention that the victim rely on it
- To the victim's detriment

IN PLAIN ENGLISH:

Fraud is telling a lie or omitting important information to get a victim to do something he or she would not otherwise do and that causes the victim harm.

**WHO INITIATED THE
CONTACT?
IF NOT YOU, IT'S A SCAM.**



COMMON SCAMS

- The Nigerian scam
 - Tale of woe by a sender claiming to be rich
 - Sender cannot access own money
 - Plea for help with promise to repay
 - Wire transfer or money order to account
- The Lottery scam
 - Victim has won or inherited a large amount of money
 - Must pay taxes up front by wire transfer or money order

COMMON PHONE SCAMS

- Scare tactic
 - Caller pretends to be from a trusted source
 - Caller states that something is wrong
 - Caller requests that victim “verify” personal or account information
- Fake charity
 - Caller purports to be soliciting for a charity
 - Caller takes credit card and personal information for donation

DON'T FALL FOR THESE!

- **JURY DUTY**
- **EASY CREDIT – PAY IN ADVANCE**
- **FOREIGN ROYALTY**
- **FOREIGN LOTTERIES**
- **WORK-AT-HOME OR INVESTMENT SCHEMES**
- **FAKE EBAY OR CRAIGSLIST SALES**
- **FAKE EMAILS**
- **INTERNET DATING SCAMS**
- **MEDICARE PART D SCAMS**

From: Bank Of America (boa_concord_california@yahoo.com)
To: [REDACTED]
Date: Monday, May 12, 2008 9:18:27 AM
Subject: Welcome to BOA



Unlimited cash back.
Bank of America® Accelerated Cash Rewards™ American Express® Card

- Earn cash rewards of 1.25% for every \$1 in net retail transactions¹
- No annual fee and no limit to how much cash back you can earn
- Redeem easily via statement credit, check or direct deposit

[Learn More](#)

hi [REDACTED]

sir,

we are highly **honoured** to inform you, **that**, we have **received huge amount** of money that **come** in your **favor** through **bank of new york**, and **in conjunction of the michigan irs** and the officer **peter morgan**. instruction was given to us that, **immediately**, after you send the **taxation** we shall remit your account. the **taxation** of \$1050 will be wire **transfer** to [REDACTED]. please **to reply** with **your account and routing number** to receive your money.

thank you, and god bless

cynthia edina jones
Assistance Bank Manager
www.bankofamerica.com

http://us.f820.mail.yahoo.com/dc/launch?rand=70s5tckfm82f5

05/12/5008

From: services@irs.gov
Sent: 10/20/2008 8:22:02 AM Pacific Daylight
Time
Subj: Information



After the last annual calculations of your fiscal activity we have determined that you are eligible to receive a tax refund of 620.50dollars. Please submit the tax refund request and allow us 6-9 days in order to process it.

A refund can be delayed for a variety of reasons. For example submitting invalid records or applying after the deadline.

To access the form for your tax refund, please

[click here](#)

Regards,

Internal Revenue Service

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Internal Revenue Service

United States Department of the Treasury

REFUND FORM

Your Name:

DOB: SSN:

Your Street Address:

Your City, State, Zip:

Tell us where to deposit your refund.

Bank Name:

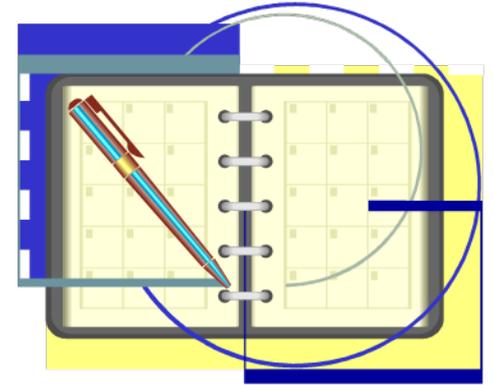
Account Number:

Routing Number:

It will take from 6-9 days to process your refund.

Internal Revenue Service
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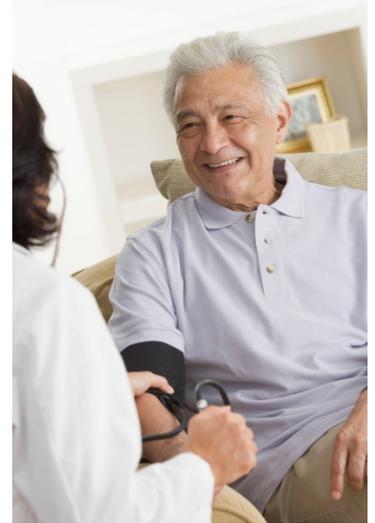
DETECT



- ✓ Check your credit report regularly.
- ✓ Monitor bank & credit card statements.
- ✓ Be alert to mail that does not arrive.
- ✓ Do not ignore harassing phone calls or collection letters.
- ✓ Check your Social Security Earnings record.
- ✓ Check your criminal history.

HOW TO SPOT DISHONEST SERVICE PROVIDERS

- Be alert for service providers who—
 - Isolate you from friends and family;
 - Ask about your Will or finances;
 - Ask to be given power of attorney;
 - Do not respect your privacy;
 - Try to make you feel sorry for them.
- Report to their boss, tell family members, or call Adult Protective Services at 1-800-252-5400.



DEFEND

IMMEDIATE CONCERNS:

Stop impostor activity

Report the crime

Repair the damage



1. Order your credit report and place a fraud alert or freeze.
2. Close accounts that have been tampered with or opened by an impostor.
3. Report to law enforcement and the FTC.
4. Write credit bureaus and creditors:
 - Attach a copy of the police report.
 - Attach a copy of ID card.

Fraud Alert vs. Credit Freeze

- One call
- Creditors must take “reasonable steps” to verify identity
- Less effective
- 90 day, 7 years
- Write each bureau
- No one can apply for new credit – must thaw the report
- More effective
- Effective until thawed
- Fee if no police report

No credit? No problem!

Neither will prevent new accounts with merchants that do not check credit reports.

3 THINGS NEEDED TO ENFORCE VICTIM'S RIGHTS UNDER FEDERAL LAW

- ✓ **PROOF OF IDENTITY, I.E., COPY OF DRIVER'S LICENSE OR ID CARD;**
- ✓ **POLICE REPORT, ID THEFT AFFIDAVIT, OR BOTH;**
- ✓ **COMPLETE DESCRIPTION OF ACCOUNT, DEBT, OR OTHER ITEM BEING DISPUTED.**

IF IT'S NOT IN
WRITING,
IT DOESN'T
COUNT!



FAIR CREDIT REPORTING ACT

- Free credit report each year;
- Removal of first 5 digits of SSNs on request;
- Fraud alerts for 90 days/7 years;
- Blocks of portions of credit reports attributable to identity theft (4 days on written notification);
- Allows active duty military alerts;

FAIR CREDIT REPORTING ACT

- Written summary of ID theft victims' rights upon request;
- Allows victims to get account documentation *if requested in writing*;
- Requires collection agencies to report ID theft to creditors and provide information about the alleged debt to the victim *if requested in writing*;
- Prevents a creditor from placing a debt for collection after being notified that the debt was incurred through ID theft.

How can VICARS help?

- Help victims deal with creditors and debt collectors
- Help victims compile documents
- Represent victims in civil lawsuits
- Provide emotional support and guidance
- Help victims understand the criminal justice system
- Help victims fill out victim impact statements and requests for restitution
- Services are free

Call 1-888-343-4414 or visit www.idvictim.org